

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

HERBERT O OBAH

Debtor(s)

Case No. 14-45220

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/19/2014.
- 2) The plan was confirmed on 03/26/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 10/09/2015.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,980.00
Less amount refunded to debtor	\$330.00

NET RECEIPTS: \$1,650.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,574.10
Court Costs	\$0.00
Trustee Expenses & Compensation	\$75.90
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,650.00

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	178.00	NA	NA	0.00	0.00
CHELA	Unsecured	5,505.00	NA	NA	0.00	0.00
CITY OF CHICAGO	Unsecured	NA	115.00	115.00	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	2,674.00	2,437.71	2,437.71	0.00	0.00
COMMONWEALTH EDISON	Unsecured	120.00	75.89	75.89	0.00	0.00
COOK COUNTY HEALTH & HOSPITAL	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP	Unsecured	NA	368.42	368.42	0.00	0.00
DEPT OF EDUCATION/SALLIE MAE	Unsecured	7,980.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/SALLIE MAE	Unsecured	5,499.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/SALLIE MAE	Unsecured	5,496.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/SALLIE MAE	Unsecured	3,705.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/SALLIE MAE	Unsecured	1,751.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/SALLIE MAE	Unsecured	1,375.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT	Unsecured	0.00	NA	NA	0.00	0.00
Hillcrest Davidson & A	Unsecured	962.00	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	0.00	NA	NA	0.00	0.00
ISAC	Unsecured	NA	6,731.22	6,731.22	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	1,806.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	678.00	622.69	622.69	0.00	0.00
Pennymac Loan Services	Unsecured	34,319.52	NA	NA	0.00	0.00
Pennymac Loan Services	Secured	60,000.00	93,610.44	93,646.44	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	961.00	NA	NA	0.00	0.00
RNB-FIELDS3	Unsecured	0.00	NA	NA	0.00	0.00
RUSH UNIVERSITY MEDICAL CENTER	Unsecured	700.00	NA	NA	0.00	0.00
T MOBILE	Unsecured	400.00	NA	NA	0.00	0.00
URBAN PARTNERSHIP BANK	Secured	100,200.00	NA	NA	0.00	0.00
URBAN PARTNERSHIP BANK	Secured	21,646.00	NA	NA	0.00	0.00
URBAN PARTNERSHIP BANK	Secured	NA	0.00	10,999.80	0.00	0.00
URBAN PARTNERSHIP BANK	Secured	NA	0.00	675.00	0.00	0.00
US DEPT OF EDUCATION	Unsecured	NA	40,678.00	40,678.00	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Verizon	Unsecured	1,100.00	NA	NA	0.00	0.00
YBuy Financial, LLC	Unsecured	162.36	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$93,646.44	\$0.00	\$0.00
Mortgage Arrearage	\$11,674.80	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$105,321.24	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$51,028.93	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$1,650.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$1,650.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 10/28/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (09/01/2009)